

Information to identify the case:

Debtor 1	Luke Dewey	Social Security number or ITIN	xxx-xx-6013
	First Name Middle Name Last Name	EIN	__-____-
Debtor 2 (Spouse, if filing)	Jaimie L Dewey	Social Security number or ITIN	xxx-xx-5807
	First Name Middle Name Last Name	EIN	__-____-

United States Bankruptcy Court **Northern District of Illinois**

Case number: **15-81747**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1141(d)(5) is granted to:

Luke Dewey

Jaimie L Dewey

June 24, 2016**For the court:**

Jeffrey P. Allsteadt, Clerk
United States Bankruptcy
Court

Explanation of Bankruptcy Discharge in an Individual Chapter 11 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 11 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

For more information, see page 2 >

- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of an individual chapter 11 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Northern District of Illinois

In re:
 Luke Dewey
 Jaimie L Dewey
 Debtors

Case No. 15-81747-TML
 Chapter 11

CERTIFICATE OF NOTICE

District/off: 0752-3

User: mreilly
 Form ID: 3180RI

Page 1 of 2
 Total Noticed: 29

Date Rcvd: Jun 24, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 26, 2016.

db/jdb	+Luke Dewey, Jaimie L Dewey, 7431 Fairmont Lane, Rockford, IL 61107-2787
24219766	+Byron Bank, 200 North Walnut, Byron, IL 61010-8803
23453936	+Byron Bank, 100 Park Ave, POB 1389, Rockford, IL 61105-1389
23453937	Chase, PO Box 9001020, Louisville, KY 40290-1020
23612426	+Chase Records Center, Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203-4774
23453938	+Citi Advantage Plantinum Select, PO Box 6500, Sioux Falls, SD 57117-6500
23467512	CitiMortgage, Inc., PO Box 6030, Sioux Falls, SD 57117-6030
23453939	Citimortgage, P.O. Box 813040, Columbus, OH 43218
23504048	+Codilis & Associates, P.C., JPMorgan Chase National Assoc, 15W030 North Frontage Road, Suite 100, Burr Ridge, IL 60527-6921
23453940	+Diann R. Griffis & Co. P.C., 129 S. Phelps Avenue, Suite 1003B, Rockford, IL 61108-2456
23453941	ExxonMobil Business Card, Credit Card Center, PO Box 6404, Sioux Falls, SD 57117-6404
23453943	Infinity Financial Services, PO Box 660360, Dallas, TX 75266-0360
23468636	+Ira T. Nevel, Citimortgage, Inc., 175 North Franklin St. Suite 201, Chicago, Illinois 60606-1847
23502276	+JPMorgan Chase, National Association, c/o Codilis & Associates, P.C., 15W030 North Frontage Road, Suite 100, Burr Ridge, IL 60527-6921
23453944	John Dewey, Shore Drive, Machesney Park, IL 61115
23477728	Nissan - Infiniti LT, POB 660366, Dallas, TX 75266-0366
23453945	Nissan Motor Acceptance Corp, PO Box 9001133, Louisville, KY 40290-1133
23473408	Nissan Motor Acceptance Corporation, PO Box 660366, Dallas TX 75266-0366
23453946	+Office Depot Business Credit, PO Box 790449, Saint Louis, MO 63179-0449
23453947	+Quality Auto Inc, Collision Center, 3458 35th Street, Rockford, IL 61109-2589
23453949	+Transworld Systems, Inc., PO Box 17221, Wilmington, DE 19850-7221

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

23503220	EDI: CAPITALONE.COM Jun 25 2016 00:33:00 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
23718361	+EDI: BASSASSOC.COM Jun 25 2016 00:34:00 Cavalry SPV I, LLC, c/o Bass & Associates, P.C., 3936 E. Ft. Lowell Suite 200, Tucson, AZ 85712-1083
24342582	+EDI: IRS.COM Jun 25 2016 00:33:00 Department of the Treasury, Internal Revenue Service, P.O. Box 7346, Philadelphia, Pennsylvania 19101-7346
23453942	EDI: CHASE.COM Jun 25 2016 00:33:00 GM Business Card, Cardmember Services, PO Box 15298, Wilmington, DE 19850-5298
23804992	+EDI: JEFFERSONCAP.COM Jun 25 2016 00:34:00 Premier Bank, LLC, c/o Jefferson Capital Systems LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999
23481186	EDI: RMSC.COM Jun 25 2016 00:33:00 Synchrony Bank, c/o Recovery Management Systems Corp., 25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605
23480629	EDI: RMSC.COM Jun 25 2016 00:33:00 Synchrony Bank, c/o Recovery Management Systems Corp., 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
23453950	EDI: URSI.COM Jun 25 2016 00:33:00 United Recovery Systems, LP, 5800 North Course Drive, Houston, TX 77072-1613

TOTAL: 8

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

24342583*	+Internal Revenue Service, Mail Stop 5014CHI, 230 S. Dearborn Street, Room 2600, Chicago, Illinois 60604-1705
23453948*	+Quality Auto, Inc. Collision Center, 3458 35th Street, Rockford, IL 61109-2589

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 26, 2016

Signature: /s/Joseph Speetjens

District/off: 0752-3

User: mreilly
Form ID: 3180RI

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Total Noticed: 29

Date Rcvd: Jun 24, 2016

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 24, 2016 at the address(es) listed below:

Bernard J Natale on behalf of Debtor 1 Luke Dewey natalelaw@bjnatalelaw.com
Bernard J Natale on behalf of Debtor 2 Jaimie L Dewey natalelaw@bjnatalelaw.com
Bernard J Natale on behalf of Debtor 1 Quality Auto, Inc - Collision Center
natalelaw@bjnatalelaw.com
Gloria C Tsotsos on behalf of Creditor JPMorgan Chase, National Association
nd-two@il.cslegal.com
Patrick S Layng USTPRegion11.MD.ECF@usdoj.gov
Thomas J Lester on behalf of Creditor Byron Bank tlester@hinshawlaw.com,
ryoung@hinshawlaw.com
Timothy R Yueill on behalf of Creditor CITIMORTGAGE, INC. timothy@nevellaw.com
TOTAL: 7